

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicants:	Patnode, et al.	Docket No.:	49335.0400
Serial No.:	09/712,743	Examiner:	Akintola, Olabode
Filed:	November 14, 2000	Group Art Unit:	3691
Title:	SYSTEM AND METHOD FOR CREATING FINANCIAL ADVICE APPLICATIONS	Confirmation No.:	9259

**REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated November 28, 2006, in which this Reply is filed within two months, please amend the above-identified application as follows:

**Listing of the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 12 of this paper.